

VA Form 26-6318c (Home Loan)  
Nov. 1974. Use optional.  
Section 1810, Title 38 U.S.C.  
Acceptable to Federal National  
Mortgage Association.

MARYLAND

PURCHASE MONEY  
**DEED OF TRUST**

THIS DEED, made this 28th day of FEBRUARY, 1980, by and between

HARLEN V. SERFASS, JR. AND MARY J. SERFASS, HIS WIFE, AS TENANTS BY THE ENTIRETY,

party of the first part, and J. M. WINSTON, OF THE DISTRICT OF COLUMBIA, , Trustee,  
as hereinafter set forth, party of the second part:

WHEREAS, the party of the first part is justly indebted unto THE CAREY WINSTON COMPANY

16. , a corporation organized and existing  
under the laws of THE STATE OF MARYLAND , in the principal sum of FIFTY FOUR THOUSAND  
NINE HUNDRED AND 00/100 \*\*\*\*\* Dollars (\$54,900.00), with interest from date at  
the rate of THIRTEEN per centum ( 13.00 %) per annum on the unpaid balance until paid,  
for which amount the said party has signed and delivered a certain promissory note bearing even date here \*\*\*\*\*16.00  
with and payable in monthly installments of SIX HUNDRED SEVEN AND 74/100 \*\*\*\*\* Dollars  
(\$ 607.74 ), commencing on the first day of APRIL , 19 80 , and continuing on the  
first day of each month thereafter until the principal and interest are fully paid, except that the final pay-  
ment of principal and interest, if not sooner paid, shall be due and payable on the first day of MARCH ,  
2010.

AND WHEREAS, the party of the first part desires to secure the prompt payment of said debt, and in-  
terest thereon, when and as the same shall become due and payable, and all costs and expenses incurred in  
respect thereto, including reasonable counsel fees incurred or paid by the said party of the second part or  
substituted Trustee, or by any person hereby secured, on account of any litigation at law or in equity  
which may arise in respect to this trust or the property hereinafter mentioned, and of all money  
which may be advanced as provided herein, with interest on all such costs and advances from the  
date thereof.

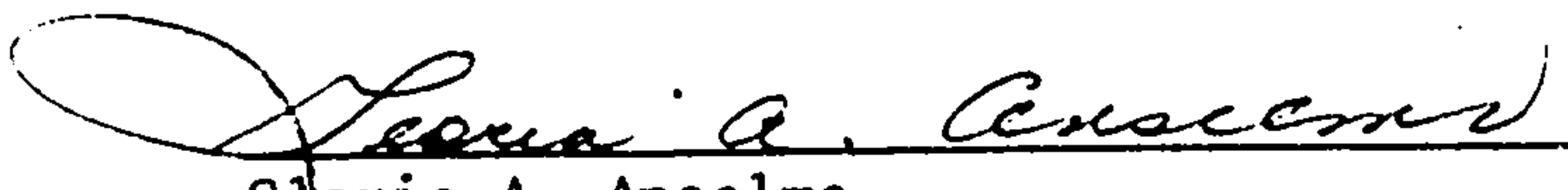
NOW, THEREFORE, THIS INDENTURE WITNESSETH, that the party of the first part, in consideration of  
the premises, and of one dollar, lawful money of the United States of America, to them  
in hand paid by the party of the second part, the  
receipt of which, before the sealing and delivery of these presents, is hereby acknowledged, has granted  
and conveyed, and does hereby grant and convey unto the party of the second part, as Trustee, its succes-  
sors and assigns, the following-described land and premises, situate in the county of Frederick and  
State of Maryland, to wit:

BEGINNING AT A POINT IN THE WESTERN CURB LINE OF THE STATE ROAD LEADING FROM  
THURMONT TO SABILLASVILLE, SAID POINT BEING ALSO A CORNER OF LANDS NOW OR FORMERLY  
OWNED BY THOMAS A. BLAIR AND WIFE AND MARKED BY A PLANTED STAKE ON THE WEST SIDE OF  
SAID ROAD, AND RUNNING THENCE WITH THE SAID BLAIR LAND NORTH 82° WEST 175.0 FEET,  
THENCE NORTH 7½° EAST 60.0 FEET TO A STAKE, THENCE SOUTH 82° EAST 175.0 FEET TO THE  
CURB LINE OF SAID ROAD, AND THENCE WITH SAID ROAD SOUTH 7½° WEST A DISTANCE OF 60.0  
FEET TO THE PLACE OF BEGINNING, CONTAINING 40 SQUARE PERCHES (1/4 ACRE) OF LAND,  
MORE OR LESS.

SHOULD THE VETERANS ADMINISTRATION FAIL OR REFUSE TO ISSUE ITS GUARANTY OF THE LOAN  
SECURED BY THIS DEED OF TRUST UNDER THE PROVISIONS OF THE SERVICEMEN'S READJUSTMENT  
ACT OF 1944, AS AMENDED WITHIN NINETY (90) DAYS FROM THE DATE THE LOAN WOULD NORMALLY  
BECOME ELIGIBLE FOR SUCH GUARANTY, THE MORTGAGEE HEREIN MAY AT ITS OPTION DECLARE ALL  
SUMS SECURED BY THIS DEED OF TRUST IMMEDIATELY DUE AND PAYABLE.

together with all the improvements in anywise appertaining, and all the estate, right, title, interest, and  
claim, either at law or in equity, or otherwise however, of the party of the first part, of, in, to, or out of the  
said land and premises; and all fixtures now or hereafter attached to or used in connection with the prem-  
ises herein described and in addition thereto the following described household appliances, which are, and  
shall be deemed to be, fixtures and a part of the realty, and are a portion of the security for the indebted-  
ness herein mentioned; RANGE.

THIS DEED OF TRUST WAS PREPARED BY THE CAREY WINSTON COMPANY

  
Gloria A. Anselmo

VICE PRESIDENT

Filed April 14, 1982

Exhibit 1